

Kansas Department of Labor

Podcast Episode 12: Information about the Unemployment Debit card (part one)

Jonathan: Hello there and welcome to *Questions from Claimants*, the podcast about all things unemployment. Each episode we'll speak with unemployment experts from the Kansas Department of Labor to help answer your questions about your benefits. I'm your host Jonathan Larance.

In this episode of *Questions from Claimants*, we're talking about the Unemployment Debit Card and how to access your benefits. To get your questions answered I spoke with Chastity Dexter in unemployment benefits.

Chastity, thanks for joining me today.

Chastity: You're welcome.

Jonathan: Now Chastity, what is the Unemployment Debit Card?

Chastity: The Unemployment Debit Card is the way unemployment claimants in Kansas receive their benefits. We switched to the debit card from paper checks back in November of 2008 because it adds convenience and security to accessing your funds. Through Citibank, we deposit unemployment benefits onto your card, making cash available to you through ATMs, Visa-member banks and other locations, such as grocery stores and department stores, pretty much anywhere that accepts Visa debit cards.

Jonathan: Now, just to clarify, Citi is spelled C-I-T-I, not C-I-T-Y, correct?

Chastity: That is correct.

Jonathan: Now is-is this debit card is it a credit card?

Chastity: No, it is not a credit card; it is a prepaid debit card. The card carries no credit line and you are not subjected to a credit approval process to receive the card. Purchases and withdrawals are limited only to the balance on your card, similar to a checking account.

Jonathan: So if I receive a card, does that mean I'm going to get benefits?

Chastity: Receiving a debit card means that your first benefit payment has been approved, but it does not guarantee that you will continue to qualify for unemployment benefits and payments. You should check the status of your claim online at www.GetKansasBenefits.com for specific information about your claim. Remember to always file your weekly claim as long as you remain unemployed.

Jonathan: How do I check my Unemployment Benefits Card balance?

Chastity: You can get a summary of account information, which includes balances, any transactions and fees and all the deposit amounts that we have made to the Citibank card at their Web site, and that would be www.prepaid.citi.com/kansas, or by calling Citibank's toll-free customer service number at 1-800-582-4910. The website and phone number are provided on the back of the debit card. You can also check balances at ATMs, but

this is subject to a 25-cent per inquiry fee. You also can sign up to receive balance alerts sent to your telephone via text message. Standard text messaging fees apply, but there is no additional fee from Citi for this service.

Jonathan: How can I access my funds?

Chastity: To access your funds, you can do that through purchases using a signature or PIN-based transaction, get cash back at retail stores at point-of-sale transactions, withdraw funds from an eligible fee-free ATM, and this will be identified by Citibank in the packet of information that you receive with your debit card, as well as you can go online in order to get those fee-free ATMs, and you can also transfer funds to your personal bank account through Citibank. You can do that at their Web site or by calling their toll-free number.

Jonathan: Will there be a fee for accessing my funds?

Chastity: There are many ways to access your funds without incurring a fee. Making unlimited fee-free purchases at any Visa retail or online merchant, getting cash advance at any VISA-member bank branch. You can do that at the Visa-member branches, they will display the Visa logo in their window to let you know they're a Visa-member bank and you do not necessary need to be a customer of that bank. Setting up a one-time recurring fund transfer from the card to the, to your bank account and accessing cash via the one free withdrawal for every weekly payment at a fee-free ATM. To locate a surcharge-free ATM, visit the Citibank's Web site at www.prepaid.citi.com/kansas.

Jonathan: Chastity, unfortunately we have run out of time for this episode, but thank you for joining me today and I look forward to continuing our discussion in the next episode.

Chastity: Sure.

Jonathan: That's it for this episode of *Questions from Claimants*. Join us next time when we'll continue our discussion with Chastity on the unemployment debit card.

If you have general questions about the Kansas Unemployment process, e-mail us at podcast@dol.ks.gov. For security reasons, we can't answer specific questions about your claim, but we may be able to answer general questions in an upcoming episode. Also, remember to go online to www.GetKansasBenefits.com for more information.

I'm Jonathan Larance. Thanks for listening.